

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF VIRGINIA

Case number (if known) _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Kyle

First name

Chapman

Middle name

Prichard

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0180

Debtor 1 Kyle Chapman Prichard

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

- I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EIN

About Debtor 2 (Spouse Only in a Joint Case):

- I have not used any business name or EINs.

Business name(s)

EIN

5. Where you live

**9074 Valley View Road
Mc Gaheysville, VA 22840**

Number, Street, City, State & ZIP Code

Rockingham

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Kyle Chapman Prichard

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee *■ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.*

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years? No.
 Yes.

District _____ When _____ Case number _____
District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? No
 Yes.

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____

11. Do you rent your residence? No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Kyle Chapman Prichard**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Kyle Chapman Prichard**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

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 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

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Debtor 1 **Kyle Chapman Prichard**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <p><input checked="" type="checkbox"/> No. Go to line 16b.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p>
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p>
	16c. State the type of debts you owe that are not consumer debts or business debts <hr/>
<hr/>	
17. Are you filing under Chapter 7?	<p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
<hr/>	
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 25,001-50,000 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> 100-199 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> More than 100,000 <input type="checkbox"/> 200-999
<hr/>	
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> \$500,001 - \$1 million <input type="checkbox"/> \$100,000,001 - \$500 million <input type="checkbox"/> More than \$50 billion
<hr/>	
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> \$500,001 - \$1 million <input type="checkbox"/> \$100,000,001 - \$500 million <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Kyle Chapman Prichard

Kyle Chapman Prichard

Signature of Debtor 1

Signature of Debtor 2

Executed on December 22, 2022

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 Kyle Chapman Prichard

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page.

/s/ Steven Shareff

Signature of Attorney for Debtor

Date

December 22, 2022

MM / DD / YYYY

Steven Shareff 24323

Printed name

Steven Shareff, Esquire

Firm name

**PO Box 729
Louisa, VA 23093**

Number, Street, City, State & ZIP Code

Contact phone

540 748-2176

Email address

eleban39@aol.com

24323 VA

Bar number & State

ANESTHESIA ASS OF AUGIUSTA
4530 OLD CAVE SPRING RD
ROANOKE, VA 24018

APPALATIN EQUIPMENT
600 N MAIN ST
HARRISONBURG, VA 22802

BEACON SALES
505 HUNTMAR DERIVE SUITE 300
HERNDON, VA 20170

BEN & LORNA PRICHARD
PO BOX 47
PORT REPUBLIC, VA 24471

BEST BUY
PO BOX 70601
PHILADELPHIA, PA 19176

BEST TILE
PO BOX 909
LUDLOW, MA 01056

BRAIN AND BECKY SMOKER
9605 DAIRY RD
MC GAHEYSVILLE, VA 22840

CAPITAL ONE CREDIT
PO BOX 70886
CHARLOTTE, NC 28272

CARDINAL HOME CENTER
322 WASHINGTON ST
MADISON, VA 22727

CARTER EQUIPMENT
1330 LYNCHBURG TURNPIKE
SALEM, VA 24153

CHRIS HOUSDEN AND REBECCA WINTERS
392 MONGER HILL RD
ELKTON, VA 22827

CHRYSLER CAPITAL
1601 ELM STREET SUITE 800
DALLAS, TX 75201

CITI BANK
PO BOX 70166
PHILADELPHIA, PA 19176

COUNTRY LINE MATERIALS
4562 S VALLEY PIKE
HARRISONBURG, VA 22801

CRYSTAL CABINET WORKS
1100 CRYSTAL DRIVE
PRINCETON, MN 55371

CUSTOM BUILDERS LLC
PO BOX 2606
HARRISONBURG, VA 22801

DAN MCGREW
852 N ELSTON AVE #4
CHICAGO, IL 60642

DANIEL AND TIMOTHY WOOD
304 1ST STREET
GROTTES, VA 24441

DANIELLE MUGFORD
17 JONQUILL RD
RUCKERSVILLE, VA 22968

DAVENPORT AND VALLEY INSULATION
6367 VALLEY PIKE STE A
MOUNT CRAWFORD, VA 22841

DONNA ND RICHARD ESTHER
1000 FADLEY RD
WEYERS CAVE, VA 24486

DUPONT COMMUNITY CREDIT
140 LUCY LN
WAYNESBORO, VA 22980

DUPONT COMMUNITY CREDIT UNION
PO BOX 1365
WAYNESBORO, VA 22980

EAST FRONT CABINEG
5595 RANDY RD #1
NORFOLK, VA 23502

ERICA AND BROCK DORSEY
77 CAMBRIDGE CIRCLE
HARRISONBURG, VA 22801

ERIE INSURANCE
100 ERIE PLACE
ERIE, PA 16530

FABUWOOD
69 BLANCHARD ST
NEWARK, NJ 07105

FENCO
10 CROYDEN LN
STAUNTON, VA 24401

FLORA FINANCIAL
1385 BRAODWAY 15 TH FLOOR
NEW YORK, NY 10018

FM BANK
165 NEW MARKET RD
TIMBERVILLE, VA 22853

FORBES DEVELOPEMENT
1999 KRATZER RD
HARRISONBURG, VA 22802

FORD MOTOR CREDIT COMPANY
PO BOX 650574
DALLAS, TX 75265

FORWARD FINANCING
53 STATE 20TH FLOOR
BOSTON, MA 02109

FRAZIER QUARRY
75 WATERMAN DR
HARRISONBURG, VA 22802

GRACE CUSTOM BUILDERS
PO BOX 2606
HARRISONBURG, VA 22801

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MOUNT CRAWFORD, VA 22841

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PO BOX 2606
ASHEVILLE, NC 28801

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PO BOX 2606
HARRISONBURG, VA 22801

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PO BOX 2606
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HOME DEPOT
DEPARTMENT NUMBER 3025
PO BOX 2153
BIRMINGHAM, AL 35287

JAMES RIVER EQUIPMENT
98 EXPO RD
FISHERSVILLE, VA 22939

JIM PITMAN
119 COUNTRY ROAD
STANLEY, VA 22851

JOHN DEER EQUIPMENT
PO BOX 4450
CAROL STREAM, IL 60197

JOHN DEERE EQUIPMENT
PO BOX 4450
CAROL STREAM, IL 60197

JUSTIN AND JESSICA NOLEN
1601 HOLLY AVE
GROTTOES, VA 24441

KAREN EUTSLER
10086 S EASTSIDE HWY
ELKTON, VA 22827

KEITH SHEETS
PO BOX 336
MC GAHEYSVILLE, VA 22840

KIMBERLY AND GARY SHENK
519 TANNERY LANE APT A
ELKTON, VA 22827

KOHLS
PO BOX 1456
CHARLOTTE, NC 28201

KOHLS CAPONE
PO BOX 3115
MILWAUKEE, WI 53201

L&W SUPPLY COMPANY
99 IVY RIDGE LN
FISHERSVILLE, VA 22939

LABCORP
PO BOX 2240
BURLINGTON, NC 27216

LOWES
PO BOX 530914
ATLANTA, GA 30353

MATT SNIEGOCKI
410 LEE JACKSON HWY
STAUNTON, VA 24401

MED FINANCIAL
DEPARTMENT NUMBER 888183
KNOXVILLE, TN 37995

MELISSA AND CHAD MARTIN
106 COMMUNITY WAY APT 1213
STAUNTON, VA 24401

MIKE AND KIM ZIRKLE
43274 WARWICK HILLS CT
LEESBURG, VA 20176

ONE MAIN
601 N.W. SECOND STREET
EVANSVILLE, IN 47708-1013

PARKVIEW FEREAL CREDIT UNION
1675 VIRGINIA AVE
HARRISONBURG, VA 22802

PAUL MOORE
1783 MASSANETTA SPRINGS ROAD
HARRISONBURG, VA 22801

R.S MONGER AND SONS
265 CHESAPEAKE AVE
HARRISONBURG, VA 22801

RALPH AND PATRICIA HOUSDEN
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HARRISONBURG, VA 22801

RANDYS DO IT BEST
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TIMBERVILLE, VA 22853

REGIONS BK/GREENSKY CRED
5565 GLENRIDGE CONNECTOR
ATLANTA, GA 30342

RENT EQUIP
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ELKTON, VA 22827

SAAD ALGHANIM AND EVAN YASEEN
2437 MILLWOOD LOOP
HARRISONBURG, VA 22801

SARAH AND SEVARIC DOMANQUE
1038 WELLINGTON DRIVE
HARRISONBURG, VA 22802

SCOTT AND JENNIFER GRACE
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WASHINGTON, DC 20007

SEEMOR TRUCKS
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MOUNT CRAWFORD, VA 22841

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PO BOX 79607
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SETH AND WHITNEY LAWSON
282 OWL HILL RD
SHENANDOAH, VA 22849

STEVE WEATHERHOLTZ
PO BOX 85
BASYE, VA 22810

STONEBUNER
1821 S HIGHT STREET
HARRISONBURG, VA 22801

SUNBELT RENTALS
1164 PLEASANTS DRIVE
HARRISONBURG, VA 22801

SUPERIOR CONCRETE
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HARRISONBURG, VA 22802

SYNC LOWES
C/O PO BOX 965036
ORLANDO, FL 32896

TABITHA AND CRAIG CHAPMAN
432 BROCKS GAP
BROADWAY, VA 22815

TRAVIS AND MARSHA COOPER
741 S MAIN ST
WOODSTOCK, VA 22664

TRAVIS SHEETS
911 OAK HILL SCHOOL RD
MOUNT SOLON, VA 22843

UNIQUE FUNDING
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VALLEY STREAM, NY 11580

VALLEY EQUIPMENT
230 CHARLES ST
HARRISONBURG, VA 22802

VINCENT AND TERRY BARRETT
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APT. 303
FISHERSVILLE, VA 22939

WELLS FARGO
GRAND FURNITURE
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CHARLOTTE, NC 28272

WF BANK
PO BOX 14517
DES MOINES, IA 50306